

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

COURTNEY JANINE BRYSON

Debtor(s)

Case No. 16-34411

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/28/2016.
- 2) The plan was confirmed on 02/09/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 03/12/2019.
- 6) Number of months from filing to last payment: 28.
- 7) Number of months case was pending: 30.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$116,715.58.
- 10) Amount of unsecured claims discharged without payment: \$145,504.80.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$16,169.55  
Less amount refunded to debtor \$268.55

**NET RECEIPTS: \$15,901.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$709.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$741.08  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$1,450.08**

Attorney fees paid and disclosed by debtor: \$3,291.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BANK OF AMERICA	Unsecured	291.00	401.65	401.65	131.62	0.00
BARCLAYS BANK DELAWARE	Unsecured	146.00	NA	NA	0.00	0.00
CARD SERVICES	Unsecured	147.00	NA	NA	0.00	0.00
CAVALRY SPV I LLC	Unsecured	942.00	1,093.28	1,093.28	358.25	0.00
CHICAGO MUNICIPAL EMPLOYEES C	Unsecured	9,963.00	9,703.09	9,703.09	3,179.58	0.00
CITIBANK	Unsecured	4,055.00	4,555.40	4,555.40	1,492.75	0.00
CITIBANK	Unsecured	439.00	439.82	439.82	144.12	0.00
CITIBANK NA	Unsecured	992.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF FINANCI	Unsecured	154.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	5,450.00	5,914.90	5,914.90	1,938.24	0.00
DISCOVER BANK	Unsecured	803.00	913.90	913.90	299.47	0.00
FLAGSTAR BANK	Unsecured	109,930.00	NA	NA	0.00	0.00
FLAGSTAR BANK	Secured	106,332.00	213,170.55	213,170.55	0.00	0.00
FORD MOTOR CREDIT COMPANY LL	Secured	15,824.00	14,483.95	14,483.95	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	0.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	1,804.00	2,015.50	2,015.50	660.45	0.00
JPMORGAN CHASE BANK	Unsecured	538.00	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	156.00	266.82	266.82	87.43	0.00
LVNV FUNDING	Unsecured	2,378.00	2,589.60	2,589.60	848.58	0.00
MERRICK BANK	Unsecured	3,131.00	3,072.09	3,072.09	1,006.69	0.00
METRO SERVICE CENTER	Unsecured	60.00	NA	NA	0.00	0.00
NEIMAN MARCUS	Unsecured	906.00	NA	NA	0.00	0.00
NORTHWESTERN MEDICINE	Unsecured	550.00	NA	NA	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	993.00	1,161.98	1,161.98	380.77	0.00
PRA RECEIVABLES MGMT	Unsecured	1,312.00	1,532.98	1,532.98	502.34	0.00
PRA RECEIVABLES MGMT	Unsecured	2,696.00	3,011.37	3,011.37	986.79	0.00
PRA RECEIVABLES MGMT	Unsecured	2,695.00	1,953.24	1,953.24	640.05	0.00
PRA RECEIVABLES MGMT	Unsecured	1,698.00	1,075.14	1,075.14	352.31	0.00
SYNCHRONY BANK	Unsecured	974.00	957.53	957.53	313.77	0.00
TD BANK USA	Unsecured	1,016.00	1,216.13	1,216.13	398.51	0.00
UNIVERSITY OF CHICAGO MEDICINE	Unsecured	1,800.00	2,225.30	2,225.30	729.20	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
US DEPT OF EDUCATION	Unsecured	12,601.00	2,433.00	2,433.00	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$213,170.55	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$14,483.95	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$227,654.50</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$46,532.72</b>	<b>\$14,450.92</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$1,450.08</u>	
Disbursements to Creditors	<u>\$14,450.92</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$15,901.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/03/2019

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.